

[illegible]

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtors: STEPHEN LOVE CAROL ANN LOVE		Page 2
<b>Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)</b>				
Location Where Filed: <b>USBC EASTERN DISTRICT OF NY</b>		Case Number: <b>98-17165</b>		Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>				
Name of Debtor: <b>NONE</b>		Case Number:		Date Filed:
District:		Relationship:		Judge:
<b>Signatures</b>				
<b>Signature(s) of Debtor(s) (Individual/Joint)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code specified in this petition. X <u>S/ STEPHEN LOVE</u> Signature of Debtor X <u>S/ CAROL ANN LOVE</u> Signature of Joint Debtor  Telephone Number (If not represented by attorney) <u>11/11/04</u> Date		<b>Signature(s) of Debtor (Corporation/Partnership)</b>  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____  Signature of Authorized Individual  _____  Print or Type Name of Authorized Individual  _____  Title of Authorized Individual Date		
<b>Signature of Attorney</b> X <u>S/ JAY MEYERS</u> Signature of Attorney for Debtor(s)  <u>Jay Meyers, Esq.</u> Printed Name of Attorney for Debtor(s)  <u>Law Firm of Jay Meyers</u> Firm Name <u>1688 Victory Boulevard Suite 201</u> Address <u>Staten Island New York 10314</u>  <u>718-273-2525</u> Telephone Number <u>11/11/04</u> Date		<b>Signature of Non-Attorney Petition Preparer</b>  I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 101(12) and that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  <b>Not Applicable</b> Printed Name of Bankruptcy Petition Preparer  <b>Not Applicable</b> Social Security Number  Address  Names and Social Security numbers of all other individuals who prepare or assisted in preparing this document:		
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10 Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  X <b>Not Applicable</b> Signature of Bankruptcy Petition Preparer  _____ Date		
<input type="checkbox"/> <b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he/she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>S/ JAY MEYERS</u> Signature of Attorney for Debtor(s)		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.  <u>11/11/04</u> Date		

# United States Bankruptcy Court Eastern District of New York

In re **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No.  
Chapter **7**

## SUMMARY OF SCHEDULES

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>NO</b>	<b>1</b>	<b>\$ 0.00</b>		
B - Personal Property	<b>NO</b>	<b>3</b>	<b>\$ 2,850.00</b>		
C - Property Claimed As Exempt	<b>NO</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>NO</b>	<b>1</b>		<b>\$ 0.00</b>	
E - Creditors Holding Unsecured Priority Claims	<b>NO</b>	<b>1</b>		<b>\$ 0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>NO</b>	<b>3</b>		<b>\$ 35,982.69</b>	
G - Executory Contracts and Unexpired Leases	<b>NO</b>	<b>1</b>			
H - Codebtors	<b>NO</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>NO</b>	<b>2</b>			<b>\$ 4,126.84</b>
J - Current Expenditures of Individual Debtor(s)	<b>NO</b>	<b>1</b>			<b>\$ 4,413.00</b>
Total Number of sheets in ALL Schedules ➤		<b>15</b>			
Total Assets ➤			<b>\$ 2,850.00</b>		
Total Liabilities ➤				<b>\$ 35,982.69</b>	

In re: **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No.

**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total ➤			0.00	

In re **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No.

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>CHECKING ACCOUNT LOCATED AT INDEPENDENCE BANK</b>		<b>0.00</b>
		<b>SAVINGS ACCOUNT LOCATED AT INDEPENDENCE BANK</b>		<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>FURNITURE</b>		<b>400.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>CLOTHING</b>		<b>300.00</b>
7. Furs and jewelry.		<b>WATCH MISC JEWELRY</b>		<b>150.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<b>X</b>			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			

In re **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No.

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MAR KET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles.		<b>1998 FORD TAURUS (75,000 MILES)</b>		<b>2,000.00</b>
		<b>2003 MAZDA MP3 (Leased vehicle)</b>		<b>0.00</b>
24. Boats, motors, and accessories.	<b>X</b>			

In re **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No.

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MAR KET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
Total >				<b>\$ 2,850.00</b>

In re **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No.

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

☒ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer period of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
1998 FORD TAURUS (75,000 MILES)	Debtor & Creditor Law § 282	2,000.00	2,000.00
CLOTHING	CPLR § 5205(a)(5)	0.00	300.00
FURNITURE	CPLR § 5205(a)(5)	0.00	400.00
WATCH MISC JEWELRY	CPLR § 5205(a)(6)	35.00	150.00



SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report in this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>00000032325886</b>							<b>\$   0.00</b>	<b>\$   0.00</b>
<b>MAZDA AMERICAN CREDIT</b> <b>C/O CORRESPONDENCE</b> <b>P.O BOX 681811</b> <b>FRANKLIN, TN 37068-1811</b>			<b>leased vehicle</b> 2003 MAZDA MP3 (Leased vehicle)  _____ <b>VALUE \$   0.00</b>					

Subtotal (Total of this page)	>	<b>\$0.00</b>
Total	>	<b>\$0.00</b>

In re: **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No.

## **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

☒ Check this box if debtor has no creditors holding secured claims to report in this Schedule E.

### **TYPES OF PRIORITY CLAIMS**

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$1,800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No.

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report in this Schedule

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5178052291786420</b> <b>CAPITAL ONE</b> <b>PO BOX 85617</b> <b>RICHMOND VA 23276</b>		<b>11/02</b> <b>CONSUMER GOODS PURCHASED ON CREDIT</b>				<b>\$ 1,229.87</b>
ACCOUNT NO. <b>4388642166602402</b> <b>CAPITAL ONE</b> <b>PO BOX 85184</b> <b>RICHMOND VA 23285</b>		<b>11/02</b> <b>CONSUMER GOODS PURCHASED ON CREDIT</b>				<b>\$ 722.69</b>
ACCOUNT NO. <b>5291492139116178</b> <b>CAPITAL ONE</b> <b>PO BOX 85015</b> <b>RICHMOND VA 23285</b>		<b>11/02</b> <b>CONSUMER GOODS PURCHASED ON CREDIT</b>				<b>\$ 7,366.20</b>
ACCOUNT NO. <b>1278317203200493</b> <b>HOUSEHOLD BANK C/O</b> <b>THE LAW OFFICES OF BRYAN LEVY, P.C</b> <b>3200 N. CENTRAL AVENUE, STE 800</b> <b>PHOENIX, AZ 85012</b>		<b>6/02</b> <b>CONSUMER GOODS PURCHASED ON CREDIT</b>				<b>\$ 2,755.75</b>

In re: **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No.

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>148-943-444-7</b> <b>JCPENNEY</b> <b>PO BOX 960001</b> <b>ORLANDO, FL 32896</b>		<b>1/04</b> <b>CONSUMER GOODS PURCHASED ON CREDIT</b>				<b>\$ 720.61</b>
ACCOUNT NO. <b>100527840-0</b> <b>LENOX HILL HOSPITAL C/O</b> <b>COMPUTER CREDIT, INC.</b> <b>CLAIM DEPT 81897</b> <b>640 WEST FOURTH STREET</b> <b>WINSTON-SALEM, NC 27113-5238</b>		<b>7/03</b> <b>MEDICAL DEBT</b>				<b>\$ 200.00</b>
ACCOUNT NO. <b>01-00381-0</b> <b>MBNA AMERICA C/O</b> <b>MCNAMEE, LOCHNER TITUS &amp; WILLIAMD</b> <b>75 STATE STREET</b> <b>PO BOX 0459</b> <b>ALBANY, NY 12201-0459</b>		<b>1999</b> <b>CONSUMER GOODS PURCHASED ON CREDIT</b>				<b>\$ 21,245.60</b>
ACCOUNT NO. <b>256464567</b> <b>T MOBILE</b> <b>PO BOX 742596</b> <b>CINCINNATI, OH 45274-2596</b>		<b>11/03</b> <b>CELL PHONE BILL</b>				<b>\$ 512.10</b>

In re: **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>095769335</b>			<b>7/02</b>				<b>\$ 1,229.87</b>
<b>TSYS TOTAL DEBT MGT., INC.</b> <b>PO BOX 6700</b> <b>NORCROSS, GA 30091</b>			<b>CONSUMER GOODS PURCHASED ON CREDIT</b>				

Subtotal >  
(Total of this page)  
  
Total >

<b>\$1,229.87</b>
<b>\$35,982.69</b>

In re: **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No.

## **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

In re: **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No.

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No. \_\_\_\_\_

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>MARRIED</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: <b>36</b> Spouse's Age: <b>35</b>	NAMES <b>ALEXA</b> <b>CAMERON</b> <b>CASEY</b>	AGE <b>10</b> <b>2</b> <b>1</b>	RELATIONSHIP <b>DAUGHTER</b> <b>SON</b> <b>DAUGHTER</b>
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	<b>FIREFIGHTER</b>		
How long employed	<b>15 YRS</b>		
Name and Address of Employer	<b>FIRE DEPARTMENT OF NY- 9 METRO TECH BROOKLYN, NY</b>		

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify)

**FIR STD**

**G-CBP EMPE**

**FIR PN LNS.**

**LIFE INS 057**

**FIR 414H STD**

**457 TDSP**

**OTHER**

DEBTOR

SPOUSE

\$ 4,800.00

\$ 0.00

\$ 200.00

\$ 0.00

\$ 5,000.00

\$ 0.00

\$ 548.04

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

\$ 188.10

\$ 0.00

\$ 11.72

\$ 0.00

\$ 586.18

\$ 0.00

\$ 8.30

\$ 0.00

\$ 375.72

\$ 0.00

\$ 226.78

\$ 0.00

\$ 128.32

\$ 0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 2,073.16

\$ 0.00

TOTAL NET MONTHLY TAKE HOME PAY

\$ 2,926.84

\$ 0.00

Regular income from operation of business or profession or farm  
(attach detailed statement)

\$ 0.00

\$ 0.00

Income from real property

\$ 0.00

\$ 0.00

Interest and dividends

\$ 0.00

\$ 0.00

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.  
Social security or other government assistance

\$ 0.00

\$ 1,200.00

(Specify)

\$ 0.00

\$ 0.00

Pension or retirement income

\$ 0.00

\$ 0.00

Other monthly income

(Specify)

\$ \_\_\_\_\_

\$ \_\_\_\_\_

TOTAL MONTHLY INCOME

\$ 2,926.84

\$ 1,200.00

TOTAL COMBINED MONTHLY INCOME \$ 4,126.84 (Report also on Summary of Schedules)



(interval)

# UNITED STATES BANKRUPTCY COURT

Eastern District of New York

In re: **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No. \_\_\_\_\_  
Chapter **7**

## STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
\$ 41,747.41	EMPLOYMENT	2004 year to date
\$ 121,942.00	EMPLOYMENT	2002 YEAR END
\$ 86,863.71	EMPLOYMENT	2003 YEAR TO DATE

### 2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

### 3. Payments to creditors

None



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT AND LOCATION	STATUS OR DISPOSITION
<b>MBNA AMERICA BANK V. STEPHEN C. LOVE 008815-01</b>	<b>DEBT COLLECTION</b>	<b>SUPREME COURT RICHMOND COUNTY</b>	<b>JUDGEMENT</b>

---

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

#### 5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

#### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

#### 7. Gifts

- None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

#### 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

## 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>LAW OFFICE OF JAY MEYERS</b> <b>1688 VICTORY BLVD</b> <b>STATEN ISLAND, NY 10314</b>	<b>3/5/04</b>	<b>900.00</b>

---

## 10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

## 11. Closed financial

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

## 12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

## 13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debtor or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- 

## 14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.
- 

## 15. Prior address of debtor

- None ☒ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separated address of either spouse.

---

## 16. Nature, location and name of business

None



a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all business in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.

---

## 17. Books, records and financial statements

None



a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

---

None



b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

---

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

---

None



d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

---

## 18. Inventories

None



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

---

None



b. List the name and address of the person having possession of the records of each of the two inventories reported in 18a., above.

---

## 19. Current Partners, Officers, Directors and Shareholders

None



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

---

None



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

---

## 20. Former partners, officers, directors and shareholders

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

---

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

---

21. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11/14/04

Signature S/ STEPHEN LOVE  
**STEPHEN LOVE**

Date 11/14/04

Signature S/ CAROL ANN LOVE  
**CAROL ANN LOVE**

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of New York**

In re: **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No. \_\_\_\_\_  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

b. *Property To Be Retained.*

*[Check any applicable statement.]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(f)(2)	Other
<b>1. 2003 MAZDA MP3 (Leased vehicle)</b>	<b>MAZDA AMERICAN CREDIT</b>			<b>X</b>	

Date: 11/11/04

S/ STEPHEN LOVE

Signature of Debtor

Date: 11/11/04

S/ CAROL ANN LOVE

Signature of Joint Debtor

In re: **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No.

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **15** sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 11/11/04

Signature S. STEPHEN LOVE  
STEPHEN LOVE

Date: 11/11/04

Signature S/ CAROL ANN LOVE  
CAROL ANN LOVE

### **DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

(NOT APPLICABLE)



UNITED STATES BANKRUPTCY COURT

Eastern District of New York

In re: **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No. \_\_\_\_\_  
Chapter **7**

Debtors

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above mentioned debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>900.00</u>
Prior to the filing of this statement I have received	\$	<u>900.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, United States Code;
- b) Preparation and filing of any petition, schedule, statement of affairs, and other documents required by the court;
- c) Representation of the debtor(s) at the meeting of creditors, confirmation hearing and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) (Other provisions as needed)

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**None**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or agreement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 11/11/04

S/ JAY MEYERS

**Jay Meyers, Esq.**, Bar No. 5995

**Law Firm of Jay Meyers**

Attorney for Debtors

**UNITED STATES BANKRUPTCY COURT  
Eastern District of New York**

In re: **STEPHEN LOVE**  
**XXX-XX-0621**

**CAROL ANN LOVE**  
**XXX-XX-0791**

Case No. \_\_\_\_\_  
Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **2** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 11/11/04

Signed: S/ STEPHEN LOVE  
**STEPHEN LOVE**

Signed: \_\_\_\_\_  
**Jay Meyers, Esq.**  
Bar no. **5995**

Signed: S/ CAROL ANN LOVE  
**CAROL ANN LOVE**

CAPITAL ONE  
PO BOX 85015  
RICHMOND VA 23285

CAPITAL ONE  
PO BOX 85184  
RICHMOND VA 23285

CAPITAL ONE  
PO BOX 85617  
RICHMOND VA 23276

LENOX HILL HOSPITAL C/O  
COMPUTER CREDIT, INC.  
CLAIM DEPT 81897  
640 WEST FOURTH STREET  
WINSTON-SALEM, NC 27113-5238

HOUSEHOLD BANK C/O  
THE LAW OFFICES OF BRYAN LEVY, P.C  
3200 N. CENTRAL AVENUE, STE 800  
PHOENIX, AZ 85012

JCPENNEY  
PO BOX 960001  
ORLANDO, FL 32896

MAZDA AMERICAN CREDIT  
C/O CORRESPONDENCE  
P.O BOX 681811  
FRANKLIN, TN 37068-1811

MBNA AMERICA C/O  
MCNAMEE, LOCHNER TITUS & WILLIAMD  
75 STATE STREET  
PO BOX 0459  
ALBANY, NY 12201-0459

T MOBILE  
PO BOX 742596  
CINCINNATI, OH 45274-2596

TSYS TOTAL DEBT MGT., INC.  
PO BOX 6700  
NORCROSS, GA 30091

## CHAPTER 7

### PRE-PETITION SERVICES

Attorney- \$200.00  
Paralegal-\$85.00

1. Initial consultation with debtor. Review of alternatives, including discussion of different types of bankruptcy relief and non-bankruptcy alternatives.

Attorney      Date 03/05/04      1      hour (s)

2. Meeting with debtor to collect information necessary for the preparation of the petition.

Paralegal      Date 5/28/04      1      hour (s)

3. Preparation of the petition.

Paralegal      Date 8/25/04      2.5      hour (s)

4. Attorney review and edit of petition.

Attorney      Date 11/11/04      1      hour (s)

5. Review of the petition, execution and filing.

Attorney      Date 11/11/04      2      hour (s)

S\ Jay Meyers  
JAY MEYERS (JM5995)

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

[www.nyeb.uscourts.gov](http://www.nyeb.uscourts.gov)

STATEMENT PURSUANT TO LOCAL  
BANKRUPTCY RULE 1073-2 (b)

DEBTOR(S): STEPHEN LOVE AND CAROL ANN LOVE CASE NO.: \_\_\_\_\_

Pursuant to Local Bankruptcy Rule 1073-2(b), the debtor (or any other petitioner) hereby makes the following disclosure concerning Related Cases, to the petitioner's best knowledge, information and behalf:

[NOTE: Cases shall be deemed "Related Cases" § for purposes of E.D.N.Y LBR 1073-1 and E.D.N.Y LBR 1073-2 if the earlier case was pending at any time within six years before the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are spouses or ex-spouses; (iii) are affiliates, as defined in 11 U.S.C § 101(2); (iv) are general partners in the same common general partners; or (vii) have, or within 180 days of the commencement of either of the Related Cases had, an interest in property that was or is included in the property of another estate under 11 U.S.C 541(a).]

       NO RELATED CASE IS PENDING OR HAS BEEN PENDING AT ANY TIME.

  X   THE FOLLOWING RELATED CASE(S) IS PENDING OR HAS BEEN PENDING:

1. CASE NO.: 98-17165 JUDGE: Laura T. Swain DISTRICT/DIVISION: Eastern District

CASE STILL PENDING (Y/N):   N   [If closed] Date of closing: \_\_\_\_\_

CURRENT STATUS OF RELATED CASE: Discharged: 10/08/1998  
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (refer to NOTE above): same debtor

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH IS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE: \_\_\_\_\_

\_\_\_\_\_

2. CASE NO.: \_\_\_\_\_ JUDGE: \_\_\_\_\_ DISTRICT/DIVISION: \_\_\_\_\_

CASE STILL PENDING (Y/N): \_\_\_\_\_ [If closed] Date of closing: \_\_\_\_\_

CURRENT STATUS OF RELATED CASE: \_\_\_\_\_  
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (refer to NOTE above): \_\_\_\_\_

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH IS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE: \_\_\_\_\_

\_\_\_\_\_

3. CASE NO.:\_\_\_\_\_ JUDGE:\_\_\_\_\_ DISTRICT/DIVISION:\_\_\_\_\_

CASE STILL PENDING (Y/N):\_\_\_\_\_ [If closed]Date of closing:\_\_\_\_\_

CURRENT STATUS OF RELATED CASE:\_\_\_\_\_  
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (refer to NOTE above): \_\_\_\_\_

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH IS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE:\_\_\_\_\_

NOTE: Pursuant to 11 U.S.C § 109(g), certain individuals who have had prior cases dismissed within the preceding 180 days may not be eligible to be debtors. Such an individual will be required to file a statement of his/her eligibility to file.

TO BE COMPLETED BY DEBTOR/PETITIONER'S ATTORNEY, AS APPLICABLE:

I am admitted to practice in the Eastern District of New York (Y/N):\_\_\_\_\_

CERTIFICATION (to be signed by pro se debtor/petitioner or debtor/petitioner's attorney, as applicable):

I certify under penalty of perjury that the within bankruptcy case is not related to any case now pending or pending at any time, except as indicated elsewhere on this form.

S/JAY MEYERS  
Signature of Debtor's Attorney

S/ STEPHEN LOVE AND CAROL ANN LOVE\_  
Signature of Pro Se Debtor/Petitioner

132 MONTREAL AVE.  
Mailing Address of Debtor/ Petitioner  
STATEN ISLAND, NY 10306  
City, State, Zip Code

\_\_\_\_\_  
Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

**NOTE:** Any changes in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK**

-----X

In re:

STEPHEN AND CAROL ANN LOVE

Case No.:

Chapter 7

Debtor(s)\*

-----X

**STATEMENT OF SOCIAL SECURITY NUMBER(S)**

1. Name of Debtor (enter Last, First, Middle): STEPHEN LOVE

*(Check the appropriate box and, if applicable, provide the required information.)*

X Debtor has a Social Security Number and it is: XXX - XX - 0621

*(If more than one, state all.)*

Debtor does not have a Social Security number.

2. Name of Joint Debtor (enter Last, First, Middle): CAROL ANN LOVE

*(Check the appropriate box and, if applicable, provide the required information.)*

X Joint Debtor has a Social Security Number and it is XXX - XX - 0791

*(If more than one, state all.)*

Joint Debtor does not have a Social Security number.

I declare under penalty of perjury that the foregoing is true and correct.

X	<u>S/ STEPHEN LOVE</u>	<u>11/11/04</u>
	Signature of Debtor	Date

X	<u>S/ CAROL ANN LOVE</u>	<u>11/11/04</u>
	Signature of Joint Debtor	Date

---

*\*Joint debtors must provide information for both spouses.*

*Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.*